

Filed for intro on 02/02/95  
Senate Bill \_\_\_\_\_  
By \_\_\_\_\_

House No. HB0525  
By Hassell

AN ACT to amend Tennessee Code Annotated, Title 56, relative to pre-existing conditions.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by adding the following as a new section to be appropriately designated:

Section \_\_\_\_ (a) All individual and group health insurance policies are subject to the following:

(1) Except in the case of a late enrollee, any preexisting conditions provision may not limit or exclude coverage for a period beyond twelve (12) months following the insured's effective date of coverage, and may only relate to conditions manifesting themselves in a manner that would cause an ordinary prudent person to seek medical advice, diagnosis, care or treatment; or for which medical advice, diagnosis, care or treatment was recommended or received during the twelve (12) months immediately before the effective date of coverage, or as to a pregnancy existing on the effective date of coverage; and

(2) In determining whether a preexisting conditions provision applies to an eligible employee or to a dependent, all health benefit plans shall credit the time the person was covered under a previous group health benefit plan if the previous coverage was continuous to a date not more than thirty (30) days before the effective date of the new coverage, exclusive of any applicable waiting period under the plan.

(b) The commissioner of commerce and insurance is authorized to promulgate rules in accordance with the provisions of Tennessee code Annotated, Title 4, Chapter 5, to give effect to subsection (a)

SECTION 2. This act shall take effect on July 1, 1995, the public welfare requiring it.

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